User Manual

for Mobile Banking

VER 1.1

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INTRODUCTION

The revamped Mobile Banking is designed in such a way that user/customer can do all activities including registration, activation etc. in the application in his/her mobile handset itself without the need to visit the branch.

CANPORTAL

Branches and circle offices have been provided with Mobile Banking Management Information System.

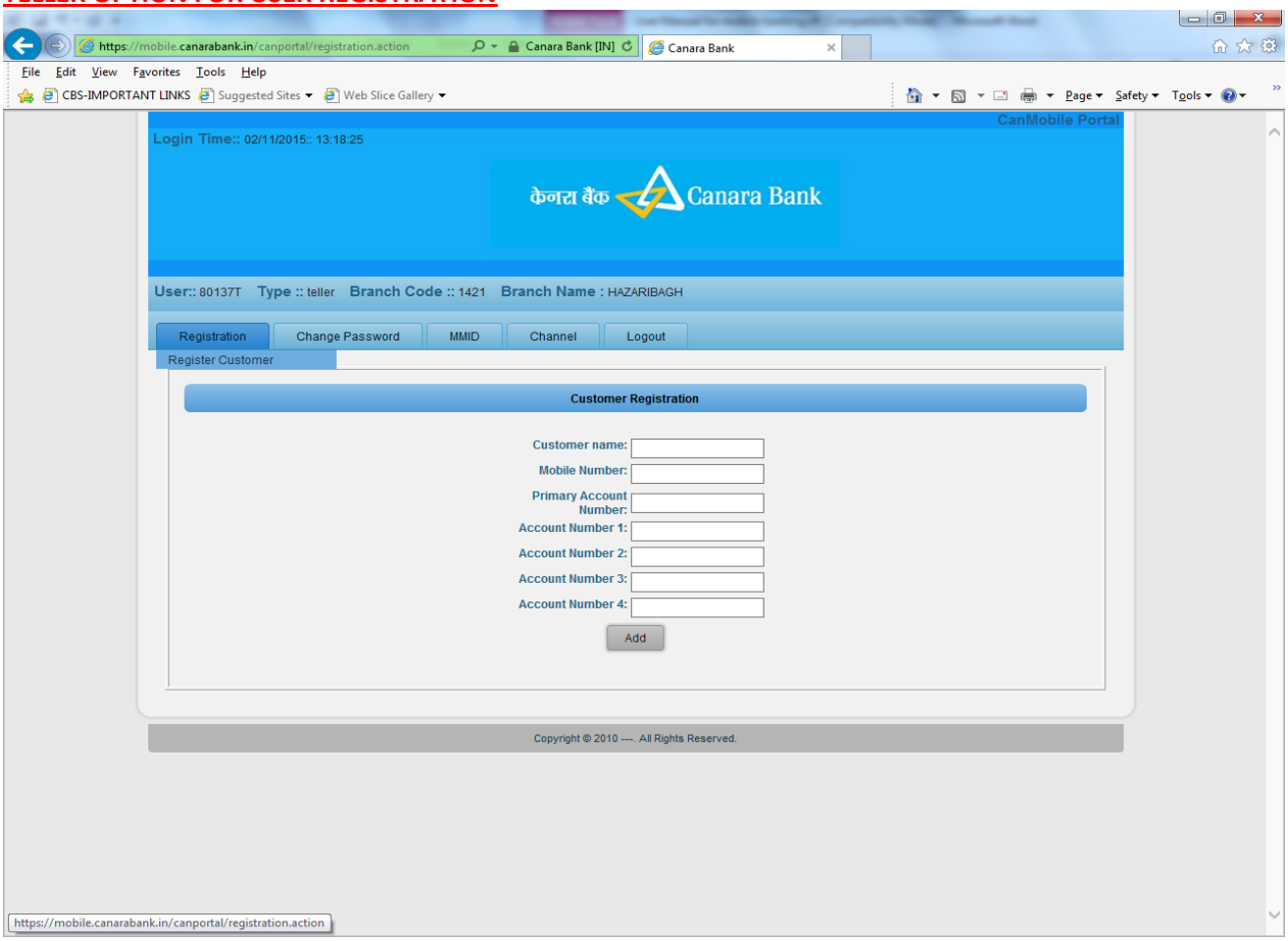
The MIS portal is commonly termed as CanPortal and can be accessed through below link from any of the branch systems.

https://172.16.41.138/canportal/

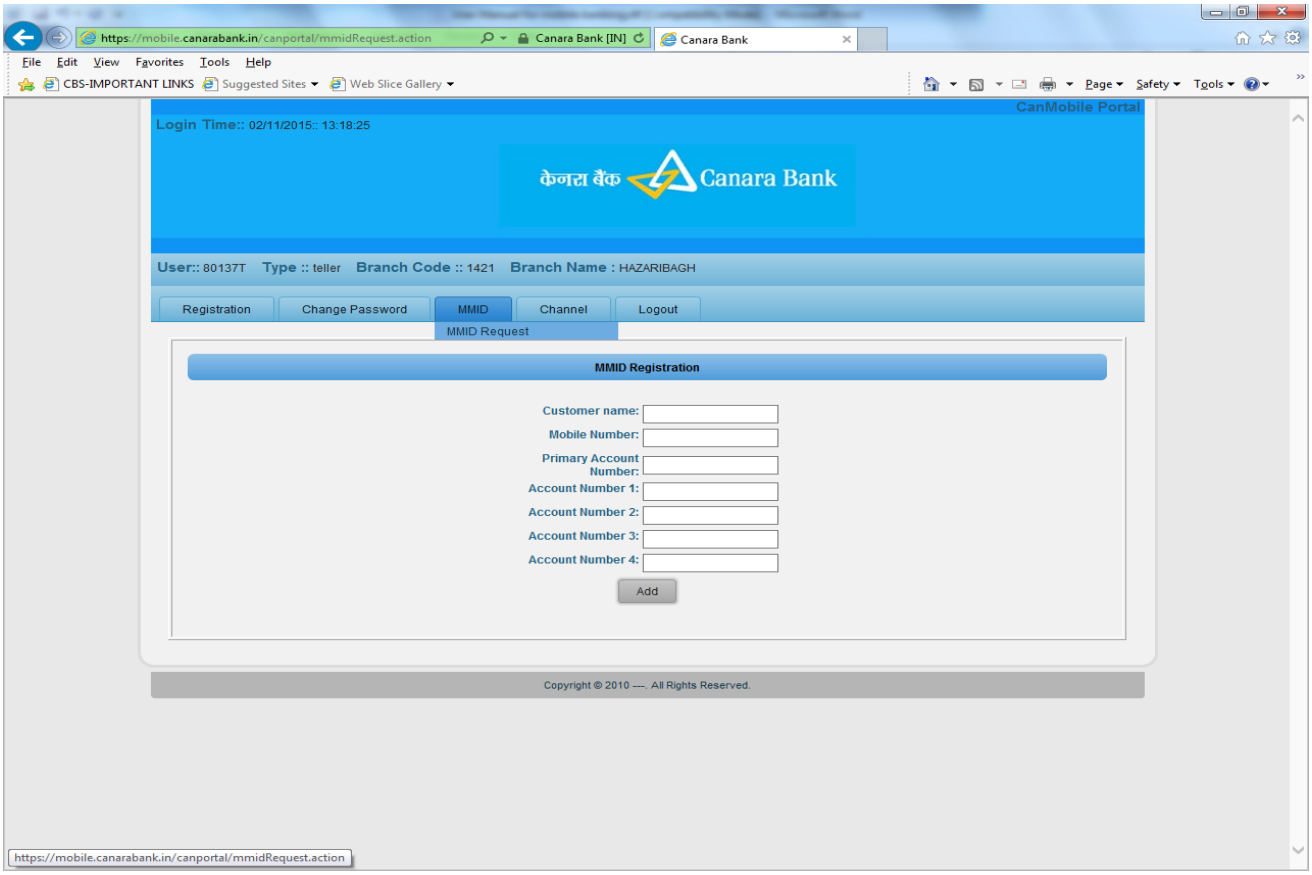
This system provides three different types of users namely.

1. **TELLER:** Teller can be any clerk or officer who shall have the authority to register users for MBF. He/ She shall be provided with user ID and Password for CanPortal for registering the users. User ID and Password can be obtained from supervisor of the branch.
   Teller shall login and opt for registration tab. wherein he/she shall find option for register customer. Teller shall enter customer's name, mobile number and account numbers to be linked. A user can link maximum five of his accounts to mobile banking. All five accounts shall belong to same customer.

TELLER OPTION FOR USER REGISTRATION



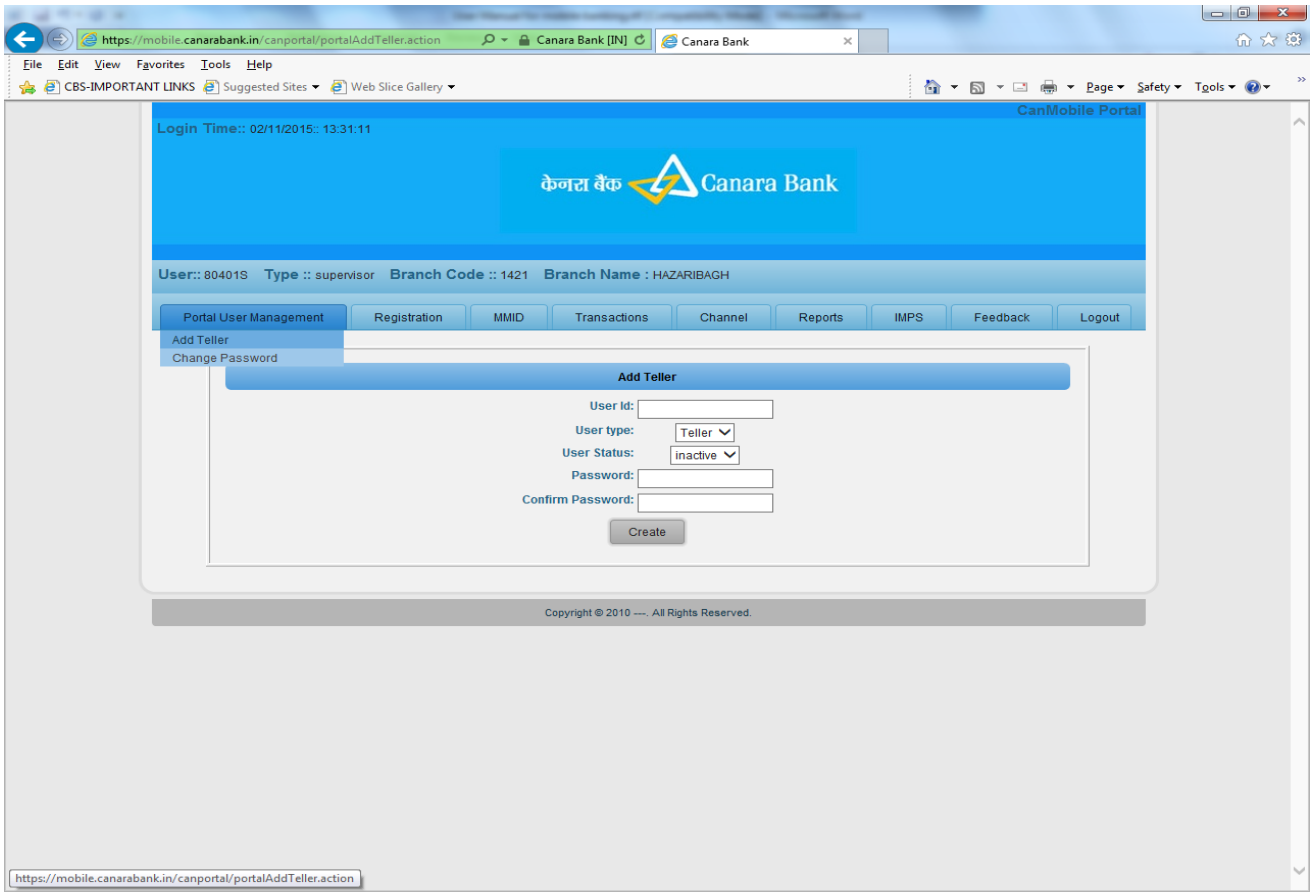
TELLER CAN ISSUE MMID ALSO FOR USER'S WHO WISH TO CARRY ON IMPS TRANSACTIONS FROM BELOW OPTION IN THE HOME SCREEN.



Teller can issue MMID to users who wish to carry out IMPS transactions but are not registered for mobile banking. Teller shall insert user's name, mobile number and account numbers to be linked. A user can link maximum five of his accounts to mobile banking. All five accounts shall belong to same customer. MMID is necessary for carrying out IMPS transaction from any mode e.g. ATM, Internet Banking and Mobile Banking.

2. **SUPERVISOR:** Supervisor can be any officer or manager who shall have the authority to verify and validate users for MBF. He/ She shall be provided with user ID and Password for CanPortal for creating Teller/validating/verifying the users. User ID and Password can be obtained from Transaction Banking wing through an email mentioning details of employee such as employee ID, branch and Name of the employee. The mail shall be sent to canmobiletbw@canarabank.com

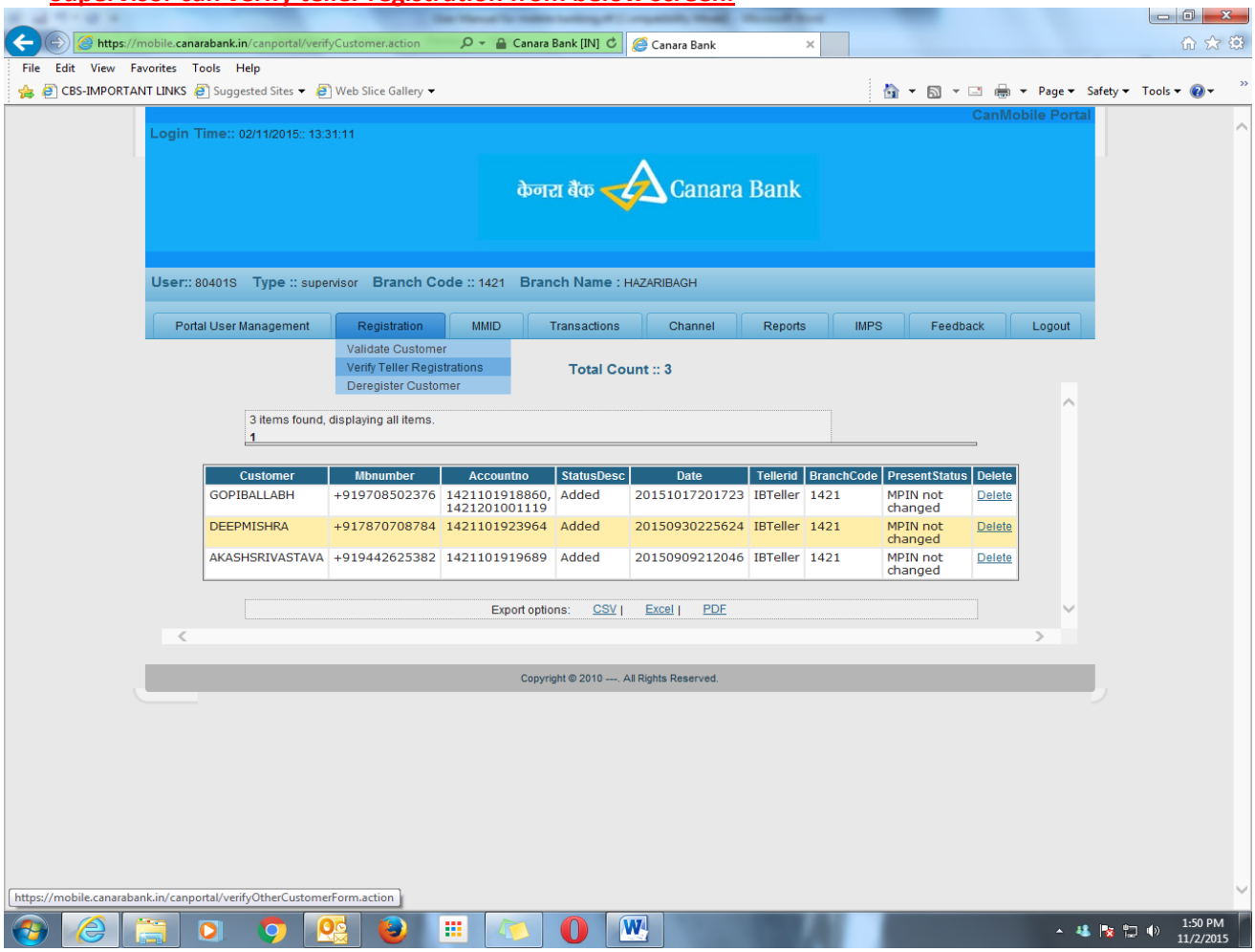
Following options in the CanPortal shall appear for Supervisor.



Supervisor can also do following activities from the options available in canportal under their login:

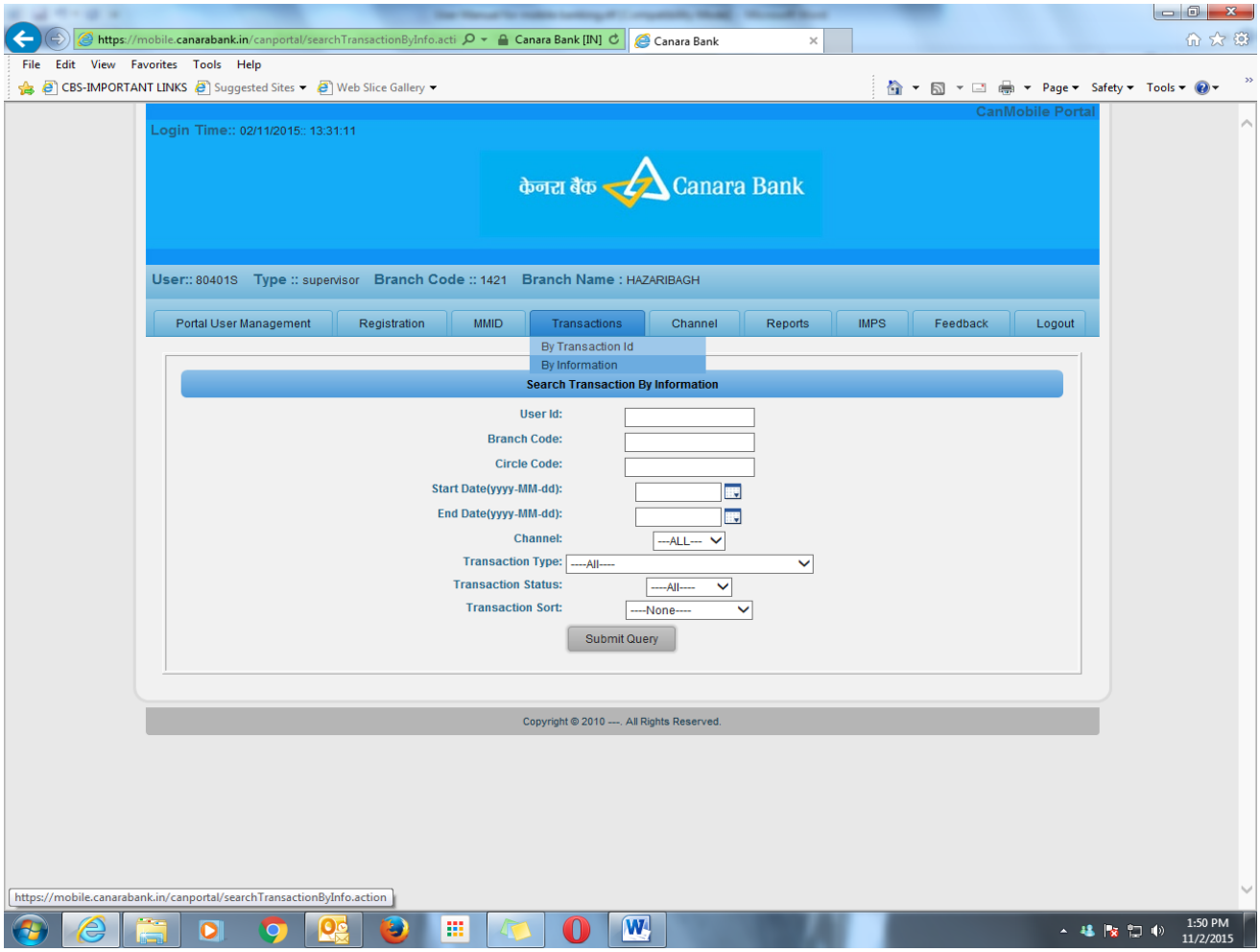
- Addition of teller.
- Verify/validate users(who has changed their MPIN)
- Verify MMID generation
- View user's transactions
- View user's channel of operation
- Generate reports for branches
- View IMPS transactions logs

Supervisor can verify teller registration from below screen.


https://mobile.canarabank.in/canportal/verifyCustomer.action
Canara Bank [IN]
Canara Bank
File Edit View Favorites Tools Help
CBS-IMPORTANT LINKS Suggested Sites Web Slice Gallery
Page Safety Tools
CanMobile Portal
Login Time:: 02/11/2015:: 13:31:11
केनरा बैंक Canara Bank
User:: 80401S Type :: supervisor Branch Code :: 1421 Branch Name : HAZARIBAGH
Portal User Management
Registration
MMID
Transactions
Channel
Reports
IMPS
Feedback
Logout
Validate Customer
Verify Teller Registrations
Deregister Customer
Total Count :: 3
3 items found, displaying all items.
1
Customer | Mbnumber | Accountno | StatusDesc | Date | Tellerid | BranchCode | PresentStatus | Delete
GOPIBALLABH | +919708502376 | 1421101918860, 1421201001119 | Added | 20151017201723 | IBTeller | 1421 | MPIN not changed | Delete
DEEPMISHRA | +917870708784 | 1421101923964 | Added | 20150930225624 | IBTeller | 1421 | MPIN not changed | Delete
AKASHSRIVASTAVA | +919442625382 | 1421101919689 | Added | 20150909212046 | IBTeller | 1421 | MPIN not changed | Delete
Export options: CSV | Excel | PDF
Copyright © 2010 ----. All Rights Reserved.
https://mobile.canarabank.in/canportal/verifyOtherCustomerForm.action
1:50 PM
11/2/2015

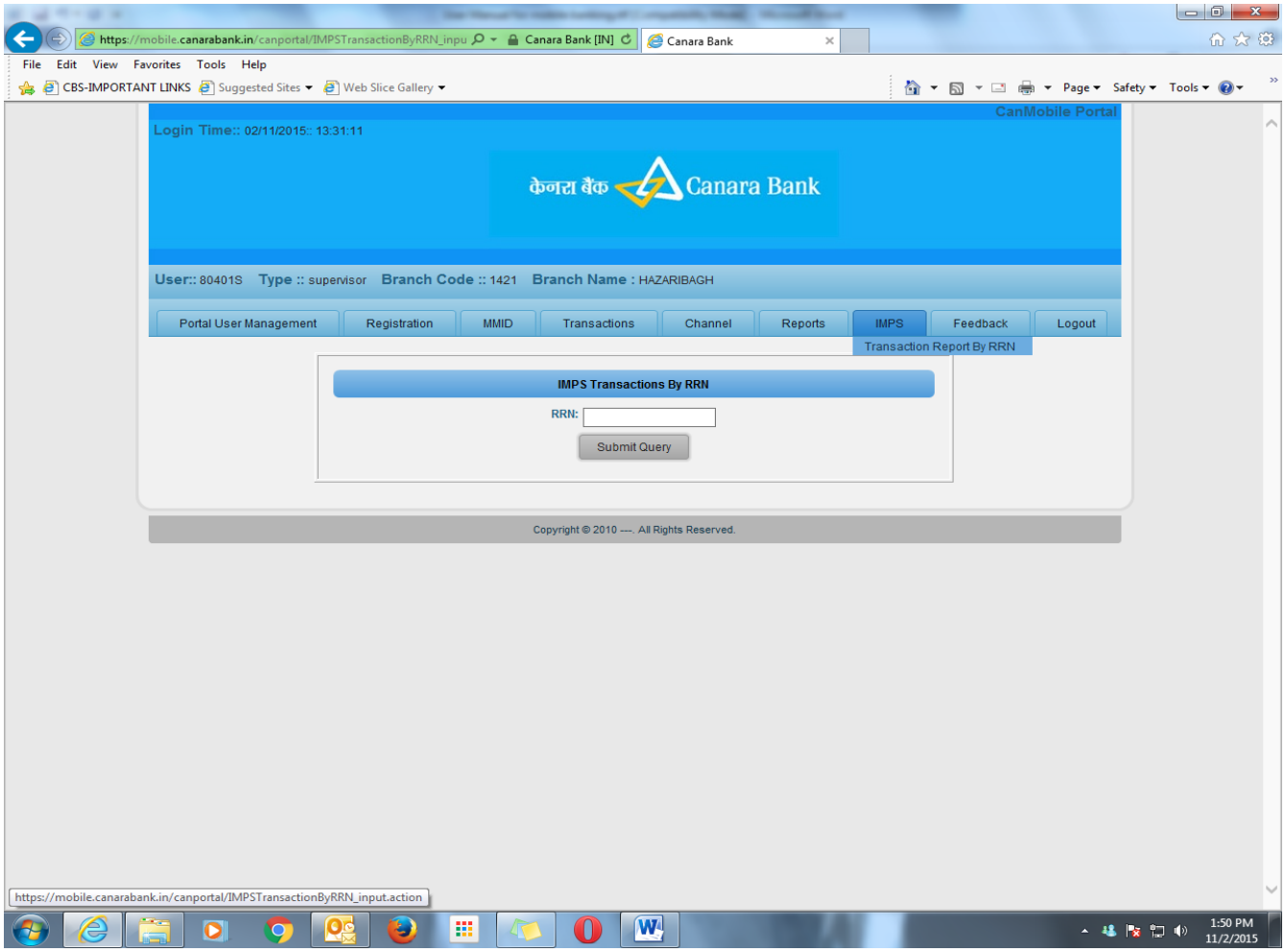
After successful change of MPIN by users from their handset, the present status in the above report shall change to “submit” button. The same can be verified by supervisor for authorizing user for mobile banking. The supervisor shall check the authenticity of user details and then click on “submit”.

Supervisor can view user's transactions deatils from below screen.



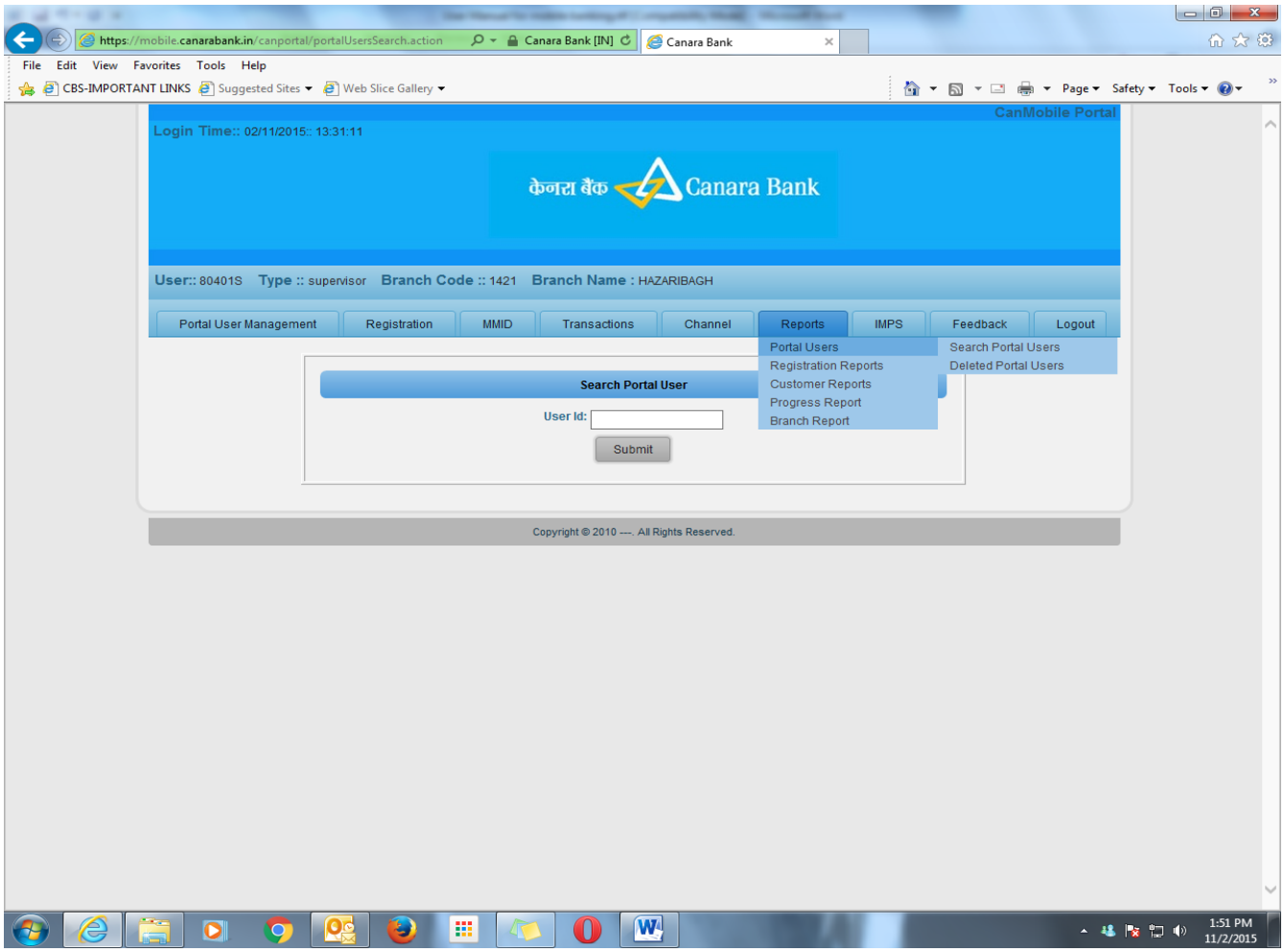
Supervisor can view all transactions for the users by inputting user ID. Supervisor can also view transactions by inputting any of the fields in above screen according to his/her requirement.

Supervisor can view IMPS details of any transaction with help of RRN from below screen.



Supervisors can now view IMPS transaction details by inserting Retrieval Reference Number(RRN) for their users.

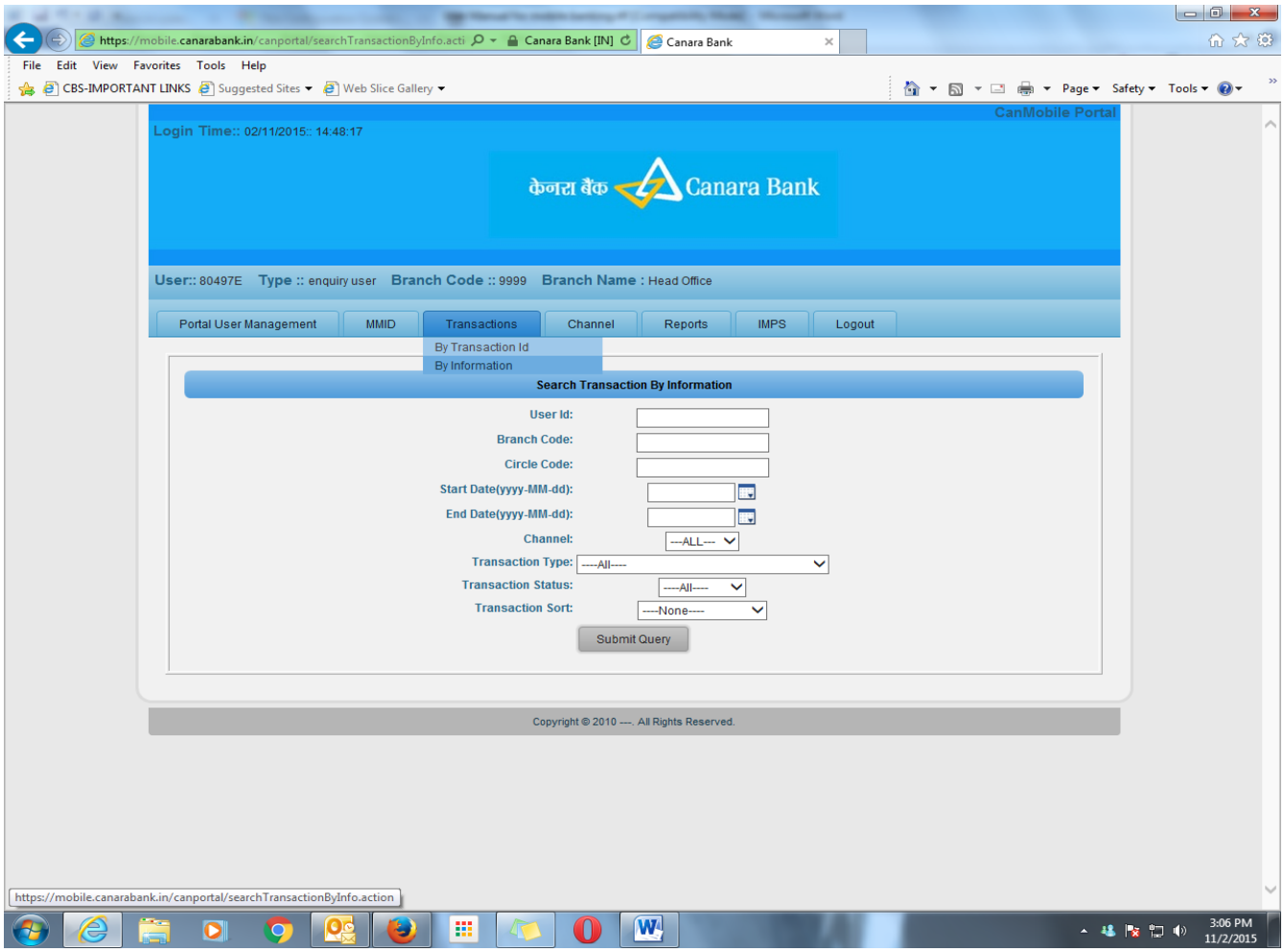
Supervisor can view different reports for his/ her branch and can manage portal users from below screen.



Supervisors can now view different reports under reports tab and can manage portal users for their branches.

3. **ENQUIRY USER:** Any concerned officer or manager available in TM sections of circle offices can become enquiry users. All call center representatives are enquiry users. User ID and Password can be obtained from Transaction Banking wing through an email mentioning details of employee such as employee ID, branch and Name of the employee. The mail shall be sent to canmobiletbw@canarabank.com

ENQUIRY USERS OPTIONS SCREEN



CANARA BANK MOBILE BANKING APPLICATION DETAILS

DOWNLOADING OF APPLICATION:

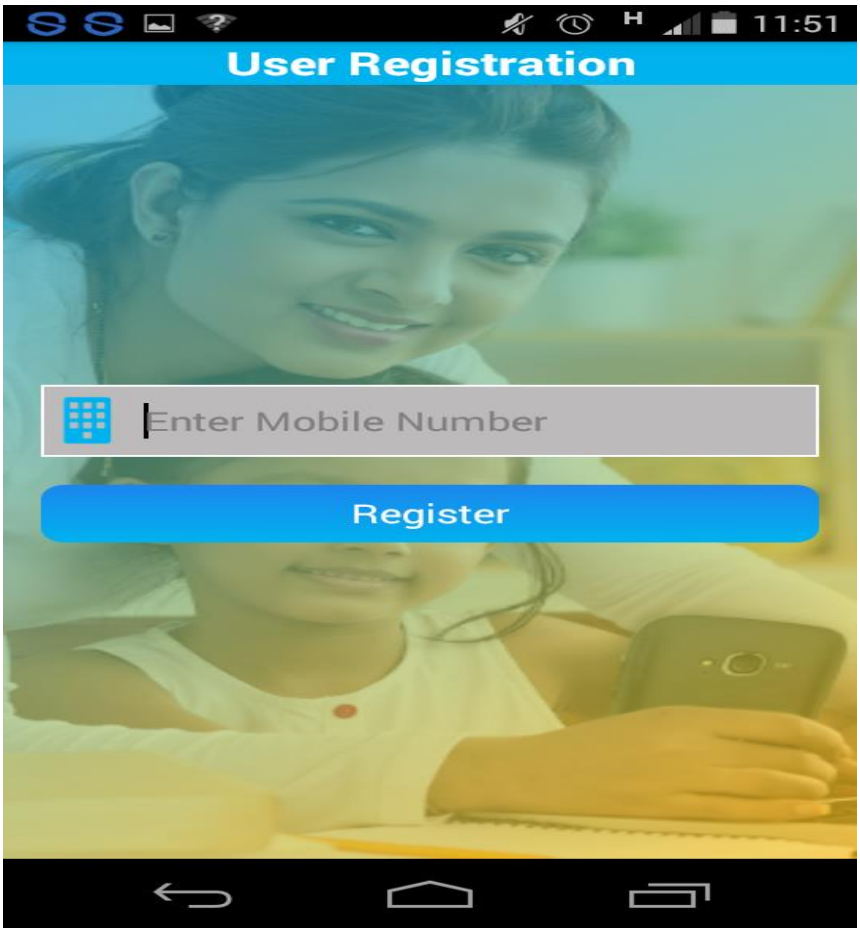
User can download the application from Google Play Store.

REGISTRATION PROCEDURES:

Generation of user ID and MPIN:

Currently Canara bank has got three modes of registration for their users namely.

a. **APPLICATION:** This mode of registration is enabled for Android Application users only. User can register for mobile banking by clicking on New User Registration on Login page. User need to input his CBS registered mobile number in mobile number text box and then tap on Registration button. The system receives the mobile number and forwards it to CBS interface, which in turn returns the user details along with account number, name, dp code etc. The Mobile Banking system feed these data in its system and generates user ID and MPIN for user.

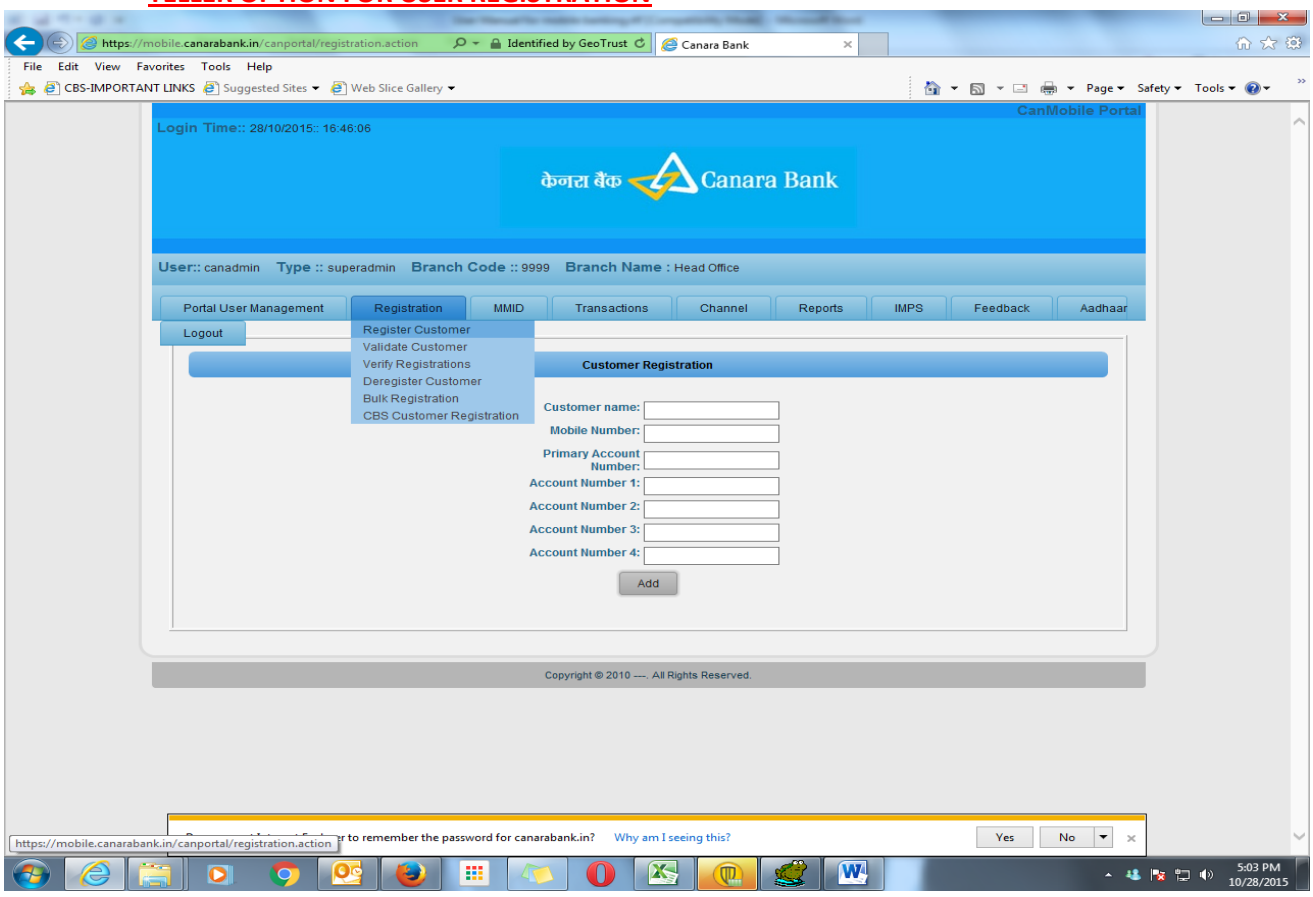


b. **SMS MODE:** Users need to send "**CAN REG**" message to "**9266623333**" from their registered mobile numbers to generate user ID and MPIN. The system receives the mobile number and forwards it to CBS interface, which in turn returns the user details along with account number, name, dp code etc. The Mobile Banking system feed these data in its system and generates user ID and MPIN for user.

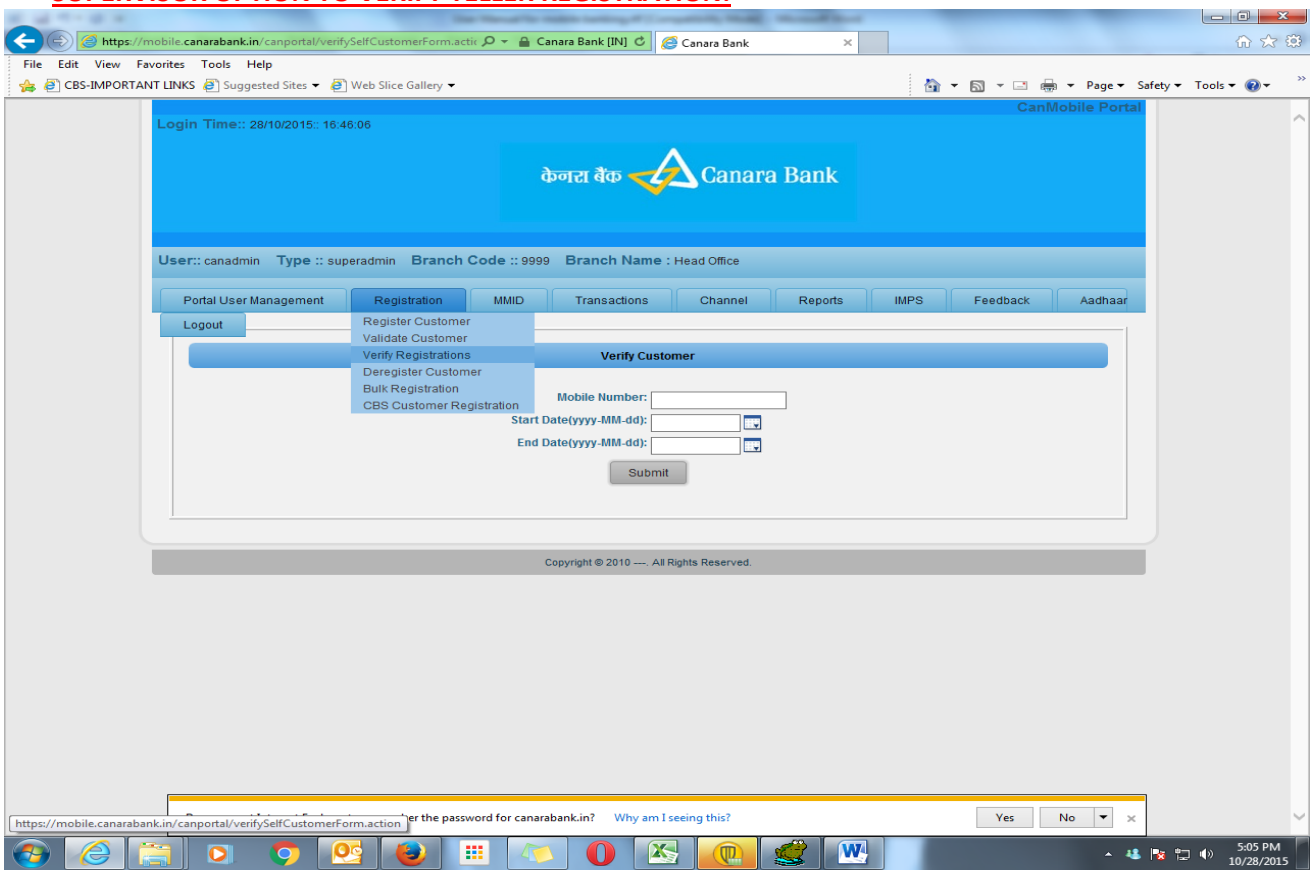
c. **INTERNET BANKING:** Inside our internet banking page, system has provided option for mobile banking registration, which hits mobile banking server thus generating user ID and MPIN.

d. **ADMIN MODULE (Branch):** Branches and circle offices have been provided with an online portal for managing mobile banking facility. One of the functionality under Mobile Banking portal is registration of user, where Teller inserts user's credentials(name, mobile number and account numbers) thus generating user ID and MPIN. The supervisor can then verify teller registration once user changes his default MPIN. The respective screens for teller and supervisor are as below:

TELLER OPTION FOR USER REGISTRATION

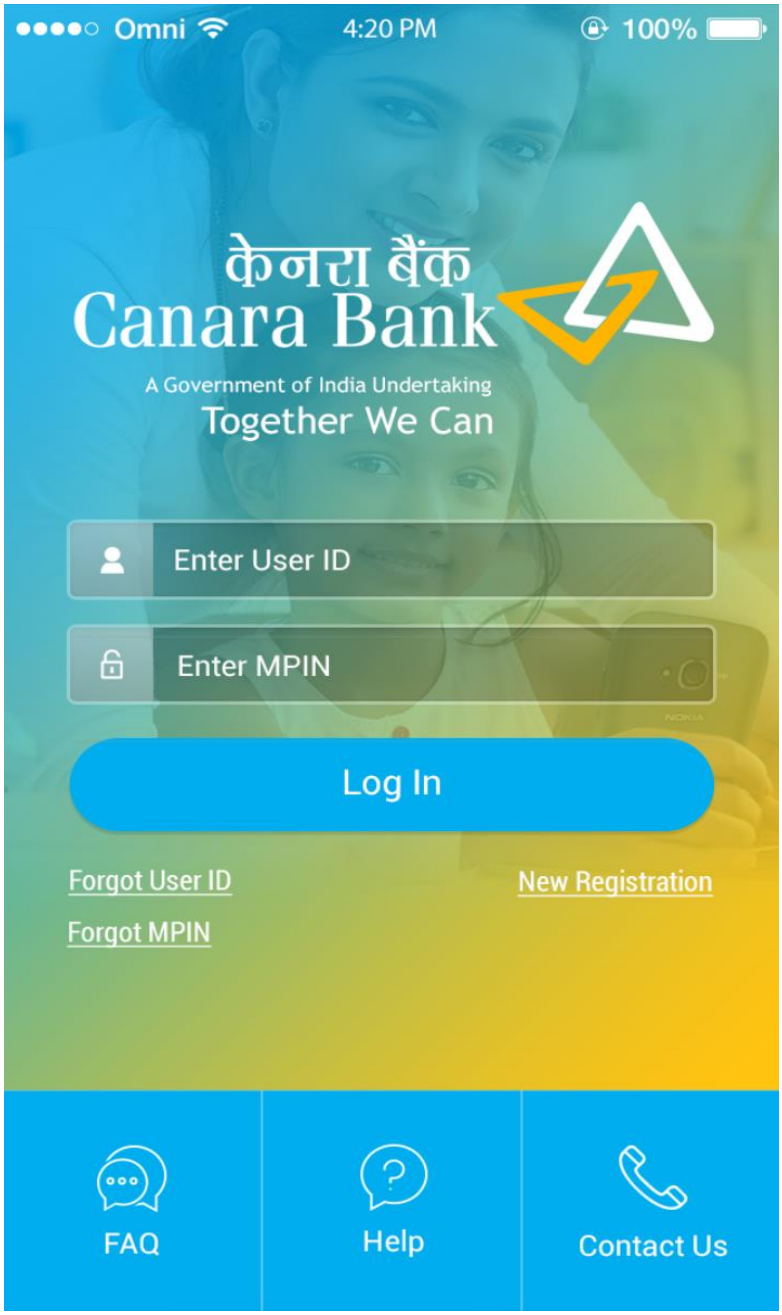


SUPERVISOR OPTION TO VERIFY TELLER REGISTRATION:



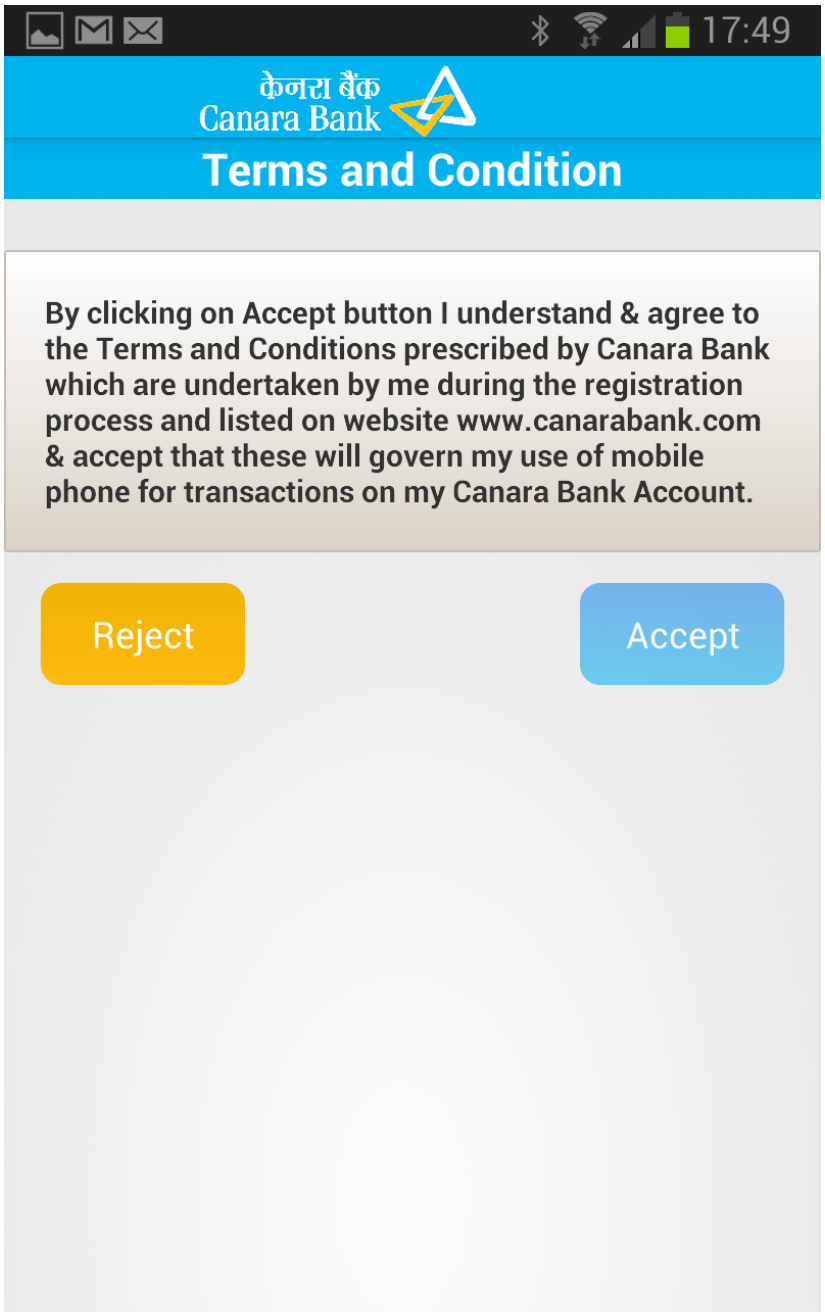
LOGIN:

Login into the application with provided user id and default MPIN. The system validates the input credentials and allows users to login for CanMobile.



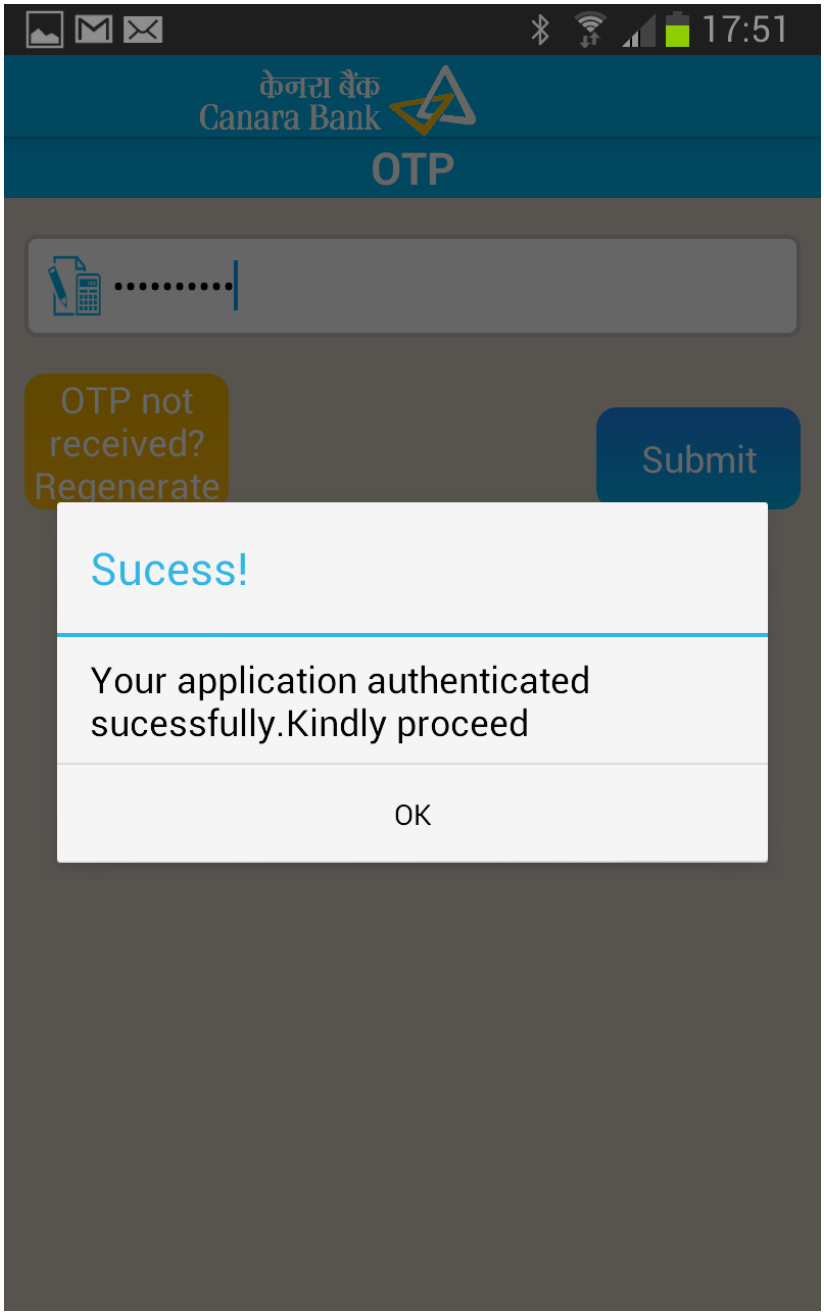
TERMS AND CONDITIONS:

Accept the Terms and condition as per Canara bank policy. As user will accept the Terms & Condition, application requests for GPRS OTP, Application will send a SMS to Mobile Banking Server along with mobile number and user id. The same will be validating at Mobile banking server. Server will send SMS of 10 digits GPRS OTP to registered mobile number.


17:49
केनरा बैंक
Canara Bank
Terms and Condition
By clicking on Accept button I understand & agree to the Terms and Conditions prescribed by Canara Bank which are undertaken by me during the registration process and listed on website www.canarabank.com & accept that these will govern my use of mobile phone for transactions on my Canara Bank Account.
Reject
Accept

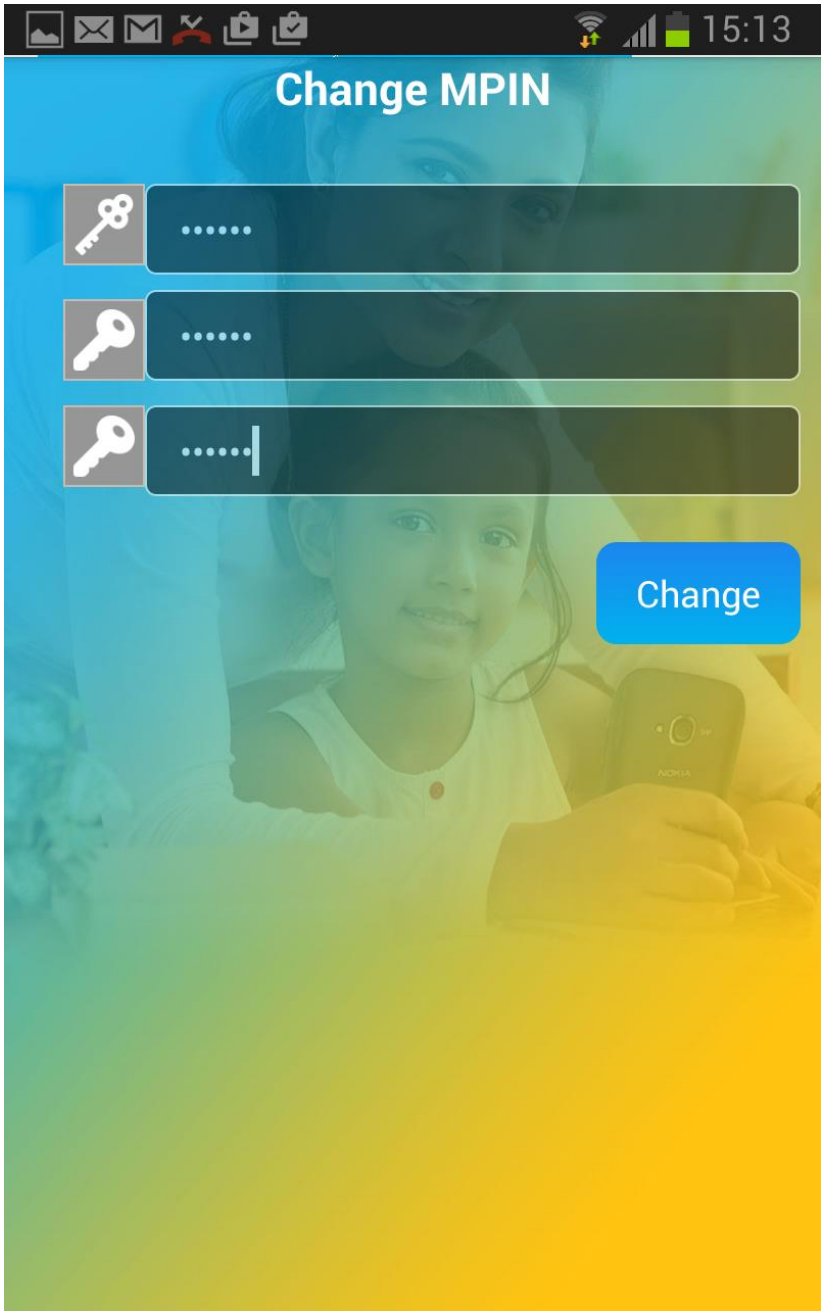
GPRS ACTIVATION:

User needs to validate the OTP which is auto fetched from application, in case SMS is not received on time user shall enter 10 digits OTP into respective text field at OTP page manually. User will get a successful response after successful validation of OTP.



CHANGE OF MPIN:

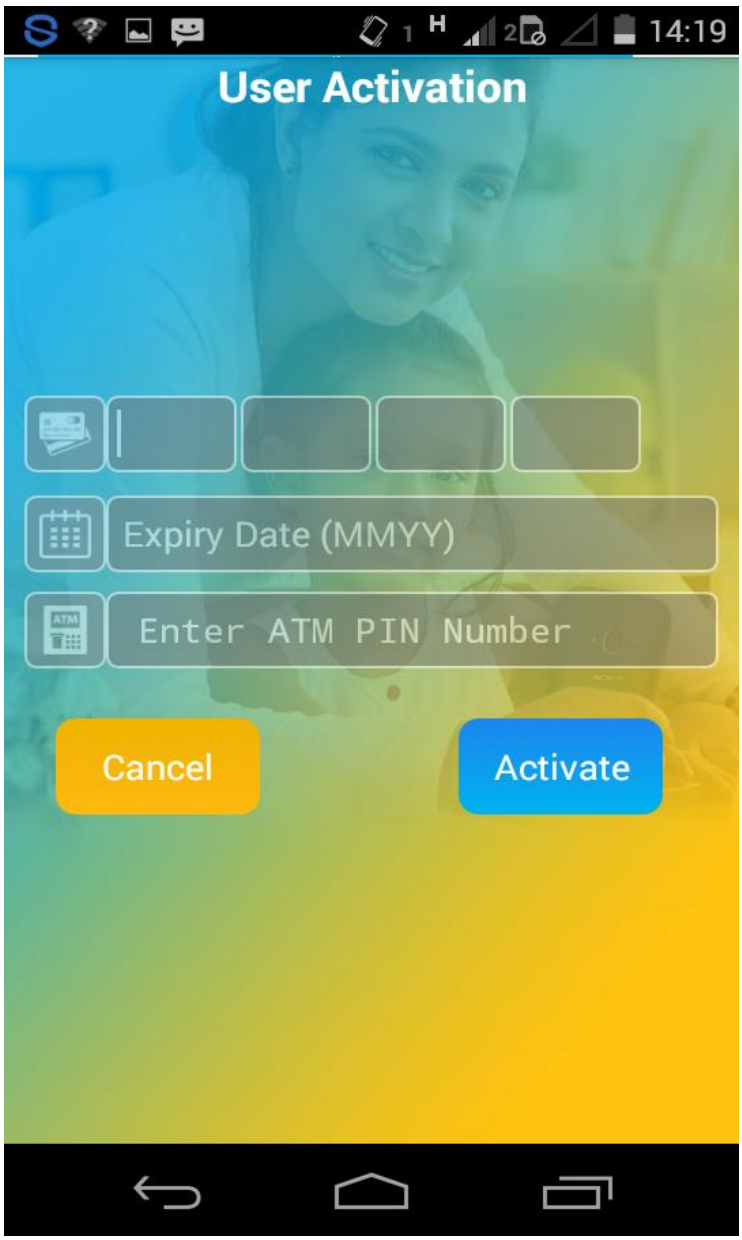
User needs to change his default MPIN from his mobile.



VERIFICATION OF CHANGED MPIN:

Users after successfully changing their MPIN need to verify it through Branch/ATM/Application (Presently Android App user only) thus validating their account number.

ATM Machine captures the account number of user and prompt user to insert registered mobile number, the same will be verified at CBS as well as Mobile banking server. If all validations hold true to user, user gets activated for using mobile banking facilities. Android application's user can input their ATM card details into Activation page, the same will be verified at ATM switch as well as Mobile banking server. If all validations hold true to user, user gets activated for using mobile banking facilities.

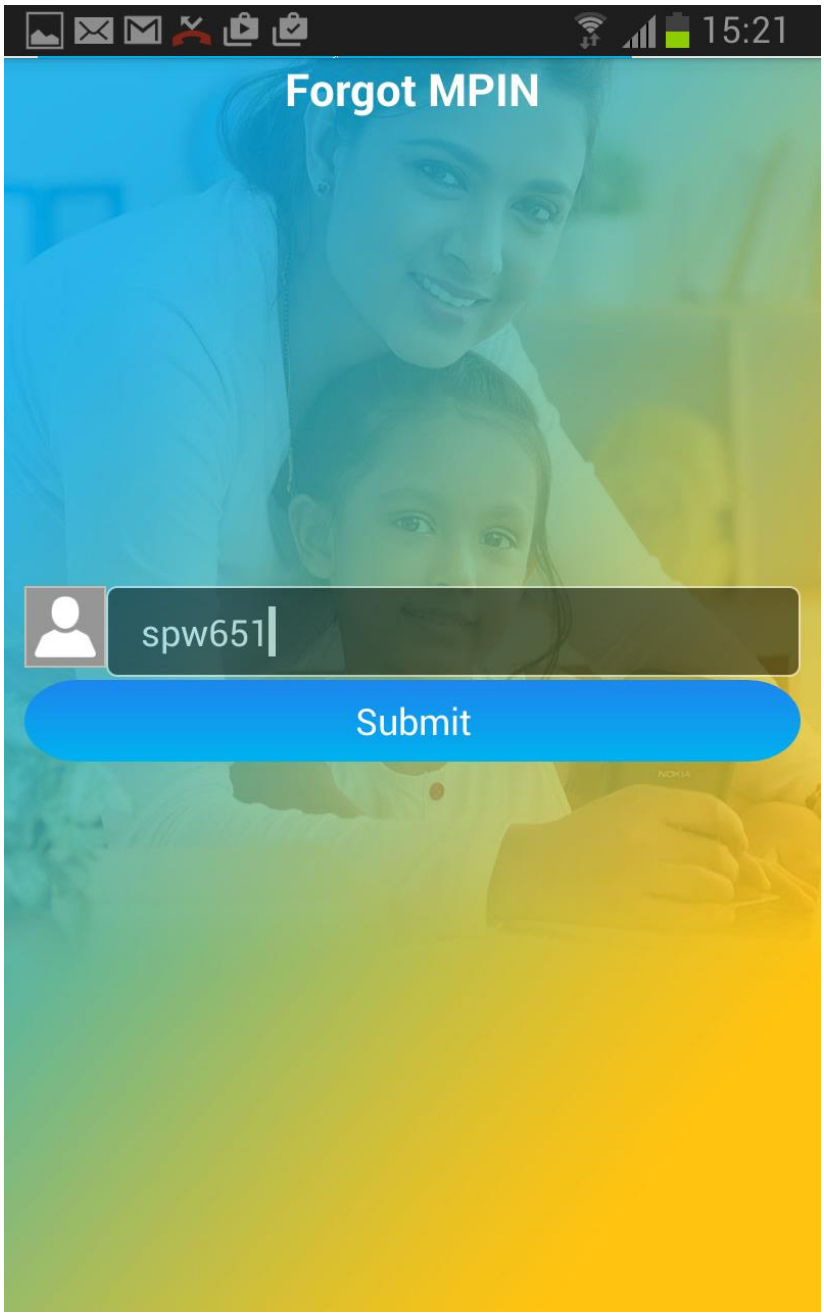


Forgot User Id:

This feature is introduced in case any user has forgotten his user id. User will go to forgot user id page and input the mobile number. Server will check if any mobile number is linked with any user id and send appropriate response to user.

Forgot MPIN:

In case the user forgets his/her MPIN, user can opt for this option. User shall receive new default MPIN via SMS. In this case user needs to complete the registration procedure once again.

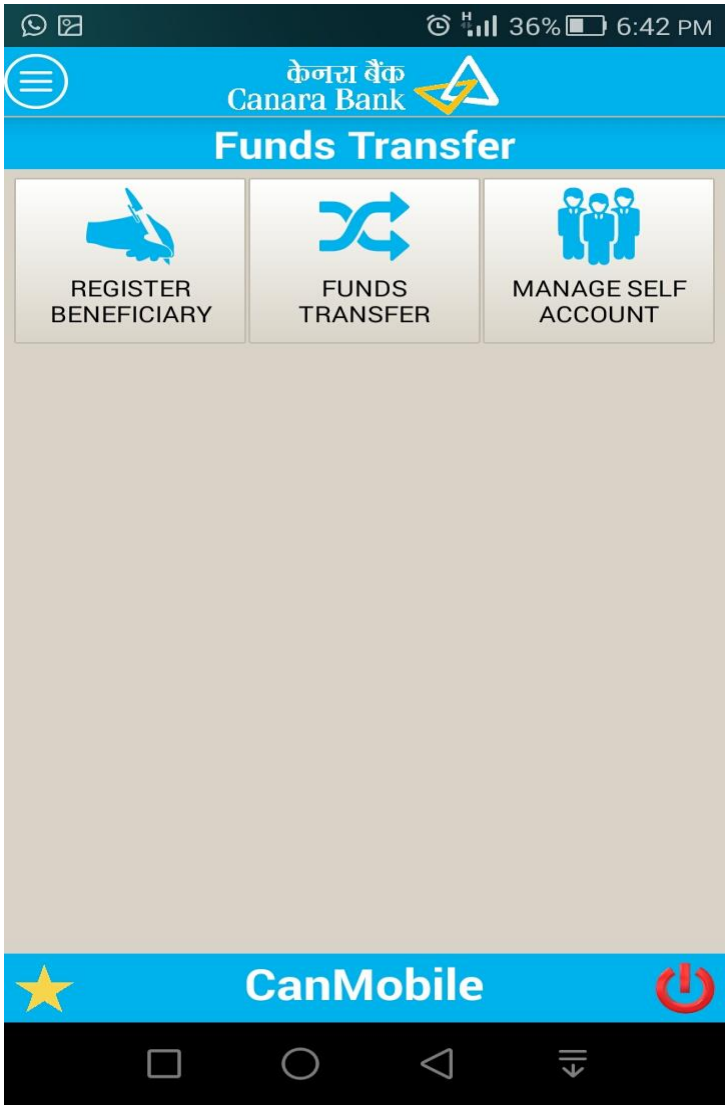


APPLICATION'S SERVICES:

FUNDS TRANSFER:

The services are for normal funds transfer from account to account. Inside the funds transfer there are two sub options as below:

a. **REGISTER BENEFICIARY:** The user before doing funds transfer needs to register the beneficiary first by inserting account number and nick name of beneficiary. The nick name of beneficiary shall be appearing in fund transfer.
b. **FUNDS TRANSFER:** User shall need to select the beneficiary from drop down menu and insert the amount to be transferred.
c. **MANAGE SELF ACCOUNTS:** User can add, delete and fetch their accounts details pertaining to customer ids.



ENQUIRY:

The option is for normal enquiry services. The option provides user four enquiry services namely:

a. **BALANCE ENQUIRY:** User shall be prompted to select the account for availing balance services. In case he/she has only one account, application will auto fetch the balance for primary account number.

b. **MINI STATEMENT**: User shall be prompted to select the account for availing mini statement services. In case he/she has only one account, application will auto fetch the mini statement for primary account number. The user will receive last 5 transactions for particular account.

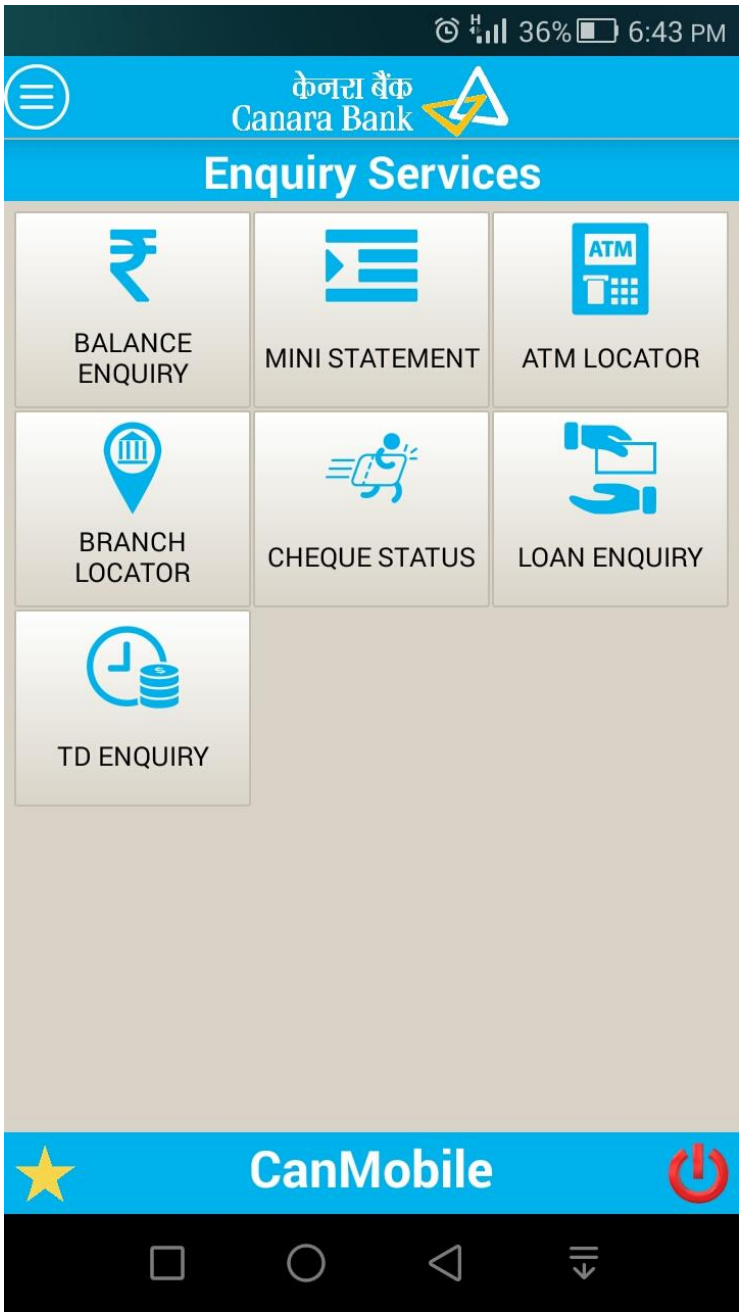
c. **ATM LOCATOR**: User shall be required to insert the area pin code to know the Canara bank's ATMs nearby the area.

d. **BRANCH LOCATOR**: User shall be required to insert the area pin code to know the Canara bank's branches nearby the area.

e. **CHEQUE STATUS**: User can now view the status of their cheque issued to third parties. It shall state the status as "Paid", "Due", etc. accordingly.

f. **LOAN ENQUIRY**: User can view their loan account details and statement details. The mobile application server auto fetches the loan accounts, which appear in the drop down. Users shall select the respective loan account for enquiry.

g. **TERM DEPOSIT ENQUIRY**: User can view their term deposit account details and statement details. The mobile application server auto fetches the Term deposits, which appear in the drop down. Users shall select the respective Term Deposits for enquiry.


36% 6:43 PM
केनरा बैंक
Canara Bank
Enquiry Services
BALANCE ENQUIRY
MINI STATEMENT
ATM
ATM LOCATOR
BRANCH LOCATOR
CHEQUE STATUS
LOAN ENQUIRY
TD ENQUIRY
CanMobile

INSTANT PAYMENT 24X7 (Immediate Payment System):

IMPS are an instant interbank electronic funds transfer service through mobile phones and it facilitates the customers to use mobile instruments as a channel for remitting/receiving funds. This service allows customers to do fund transfer between the bank accounts by using mobile as a channel instantly in real time manner.

The Interbank remittance request initiated from a mobile is as instant Real Time transactions. This facility will ensure customer satisfaction as it provides immediate credit of beneficiary account when a fund transfer request is made through their Mobile handsets on 24 x 7 basis.

This facility is backbone of mobile banking. There are many sub options under IMPS as stated below:

a. **IMPS FUNDS TRANSFER TO MOBILE NUMBER (P2P)**: The user gets an option of transferring funds on the basis of mobile number and MMID. On basis of mobile number and MMID, system extracts account numbers and credit it respectively.

b. **IMPS FUNDS TRANSFER TO ACCOUNT NUMBER (P2A)**: The user can do funds transfer on the basis of account number and IFSC.

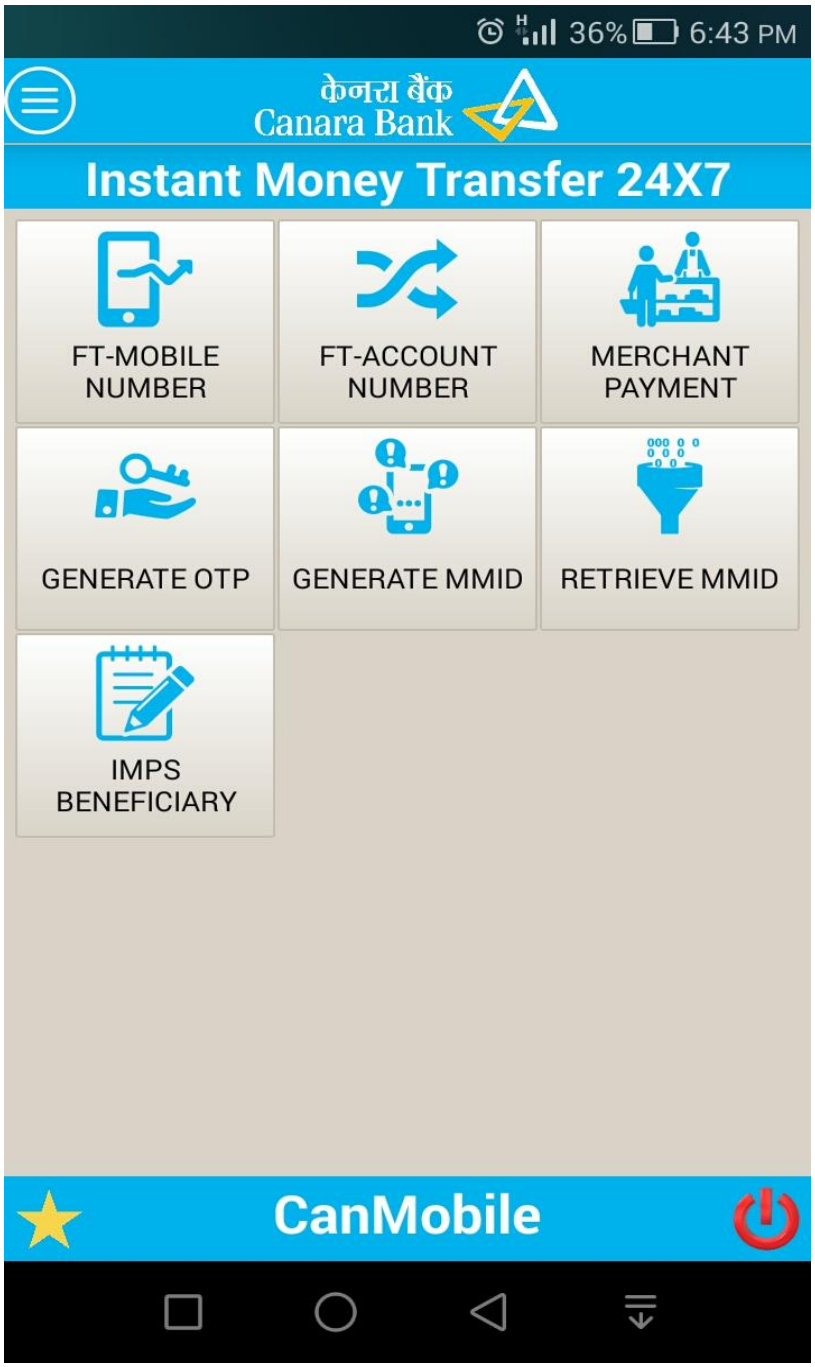
c. **MERCHANT PAYMENT**: User can directly pay to merchant if he/she knows mobile number and MMID of merchant using IMPS facility.

d. **GENERATE OTP**: User can generate OTP for merchant payment pull transactions. The validity of OTP shall remain for 1 hour. In this type of transactions, merchant gets the credentials of user at their website and they pull the amount from user's account using P2M Pull transactions option of IMPS. IRCTC ticket booking through IMPS payment is one of such transactions, where user shall insert his user ID, mobile number and MPIN to do the transaction.

e. **GENERATE MMID**: Mobile Money Identifier (MMID) is a seven digit number of which the first four digits are the unique identification number of the bank offering IMPS. In case user are not able to do IMPS transactions and are getting error as "Remitter not registered for IMPS", user can generate MMID and then retry.

f. **RETRIEVE MMID**: In case MMID is already generated, this functionality enables users to retrieve their MMID from the application.

g. **IMPS BENEFICIARY**: User can now register beneficiary for IMPS transactions also for future use. Users in case wishes to directly remit money to beneficiary, the same can be done by giving details of beneficiary in fields without adding them.

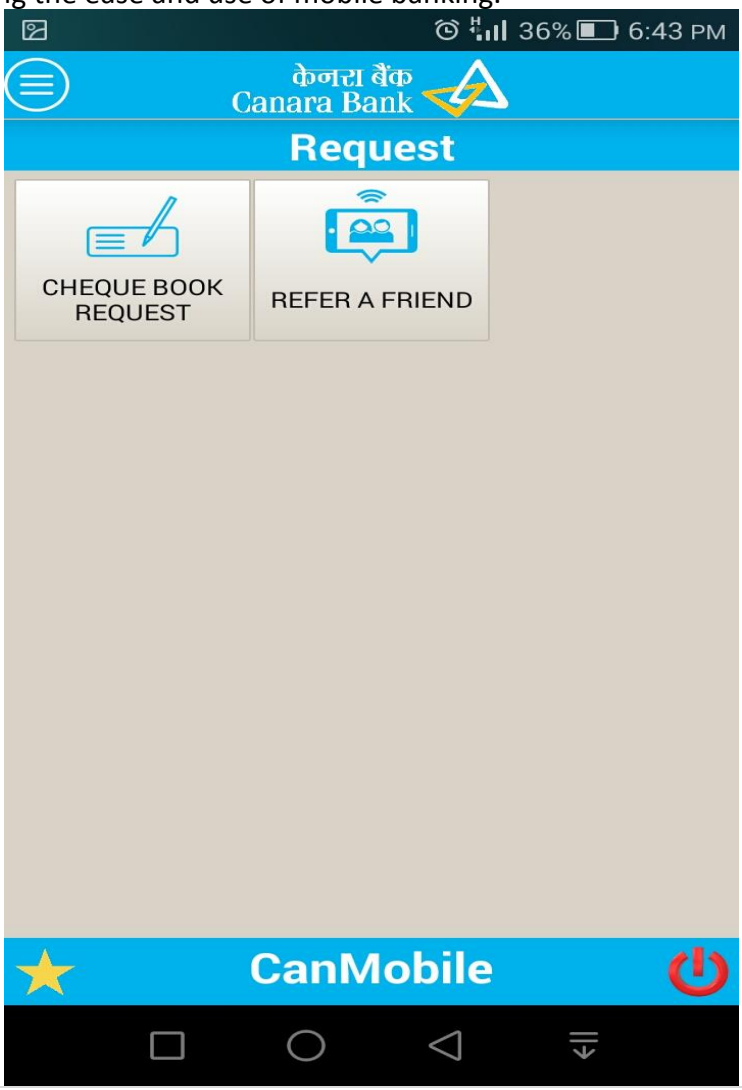

36% 6:43 PM
केनरा बैंक
Canara Bank
Instant Money Transfer 24X7
FT-MOBILE NUMBER
FT-ACCOUNT NUMBER
MERCHANT PAYMENT
GENERATE OTP
GENERATE MMID
RETRIEVE MMID
IMPS BENEFICIARY
CanMobile

REQUEST:

This functionality is enabled keeping in view that users can request basic services online using mobile as one of the channel. Currently there are only two functionalities, but bank would like to extend it. The two functionalities are as below:

a. **CHEQUE BOOK REQUEST**: User can now request for a new cheque book through canMobile application. The request will be processed on the basis of consumption of current issued cheque book. If current cheque book issued to user is exhausted by two-third, then only the new cheque book will be issued and dispatched to user's updated address in CBS.

b. **REFER A FRIEND**: This functionality enables user to behave like marketing officer of Canara bank and popularize our mobile banking by just referring to his friend. User shall insert his friend's mobile number and a standard message goes to friend's mobile number stating the ease and use of mobile banking.

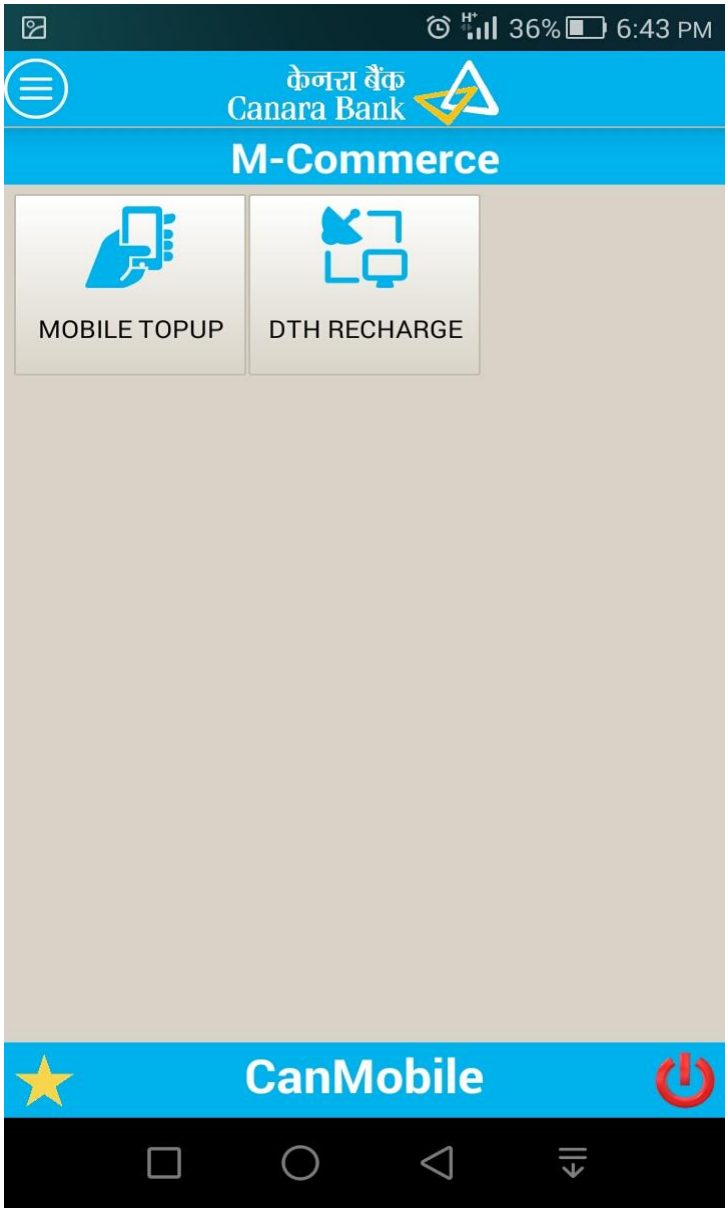


M-COMMERCE:

Canara Bank provides two functionalities under this service namely:

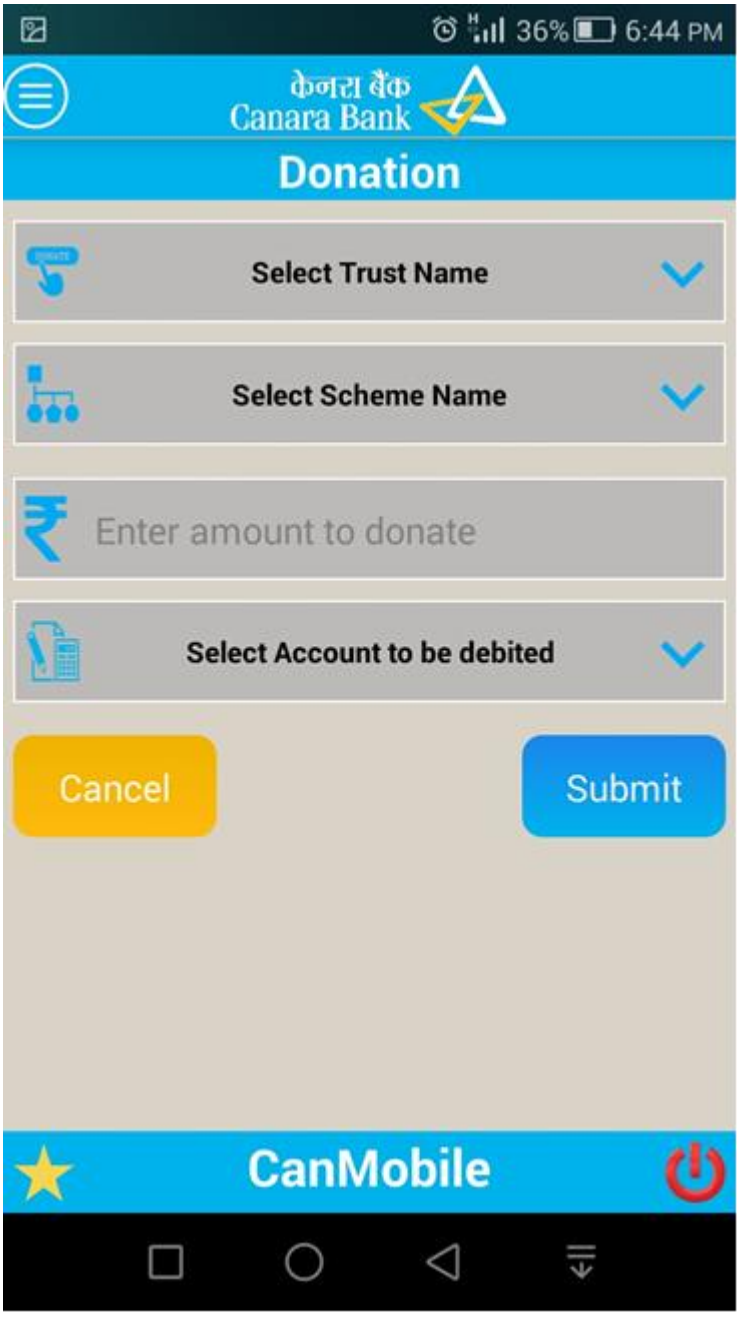
a. **MOBILE TOP-UP**: User shall choose their desired telecom operator from drop down menu, insert the amount of recharge, choose account to be debited and submit. User shall confirm the details on confirmation page to execute the transaction.

b. **DTH RECHARGE**: User shall choose their desired cable operator from drop down menu, insert the amount of recharge, choose account to be debited and submit. User shall confirm the details on confirmation page to execute the transaction.



DONATION:

Canara Bank has enabled donations through mobile. There are registered trusts with Canara Bank where our users can donate selecting each from drop down menu. The amount instantly gets transferred to trusts which issue the donation certificates for users.

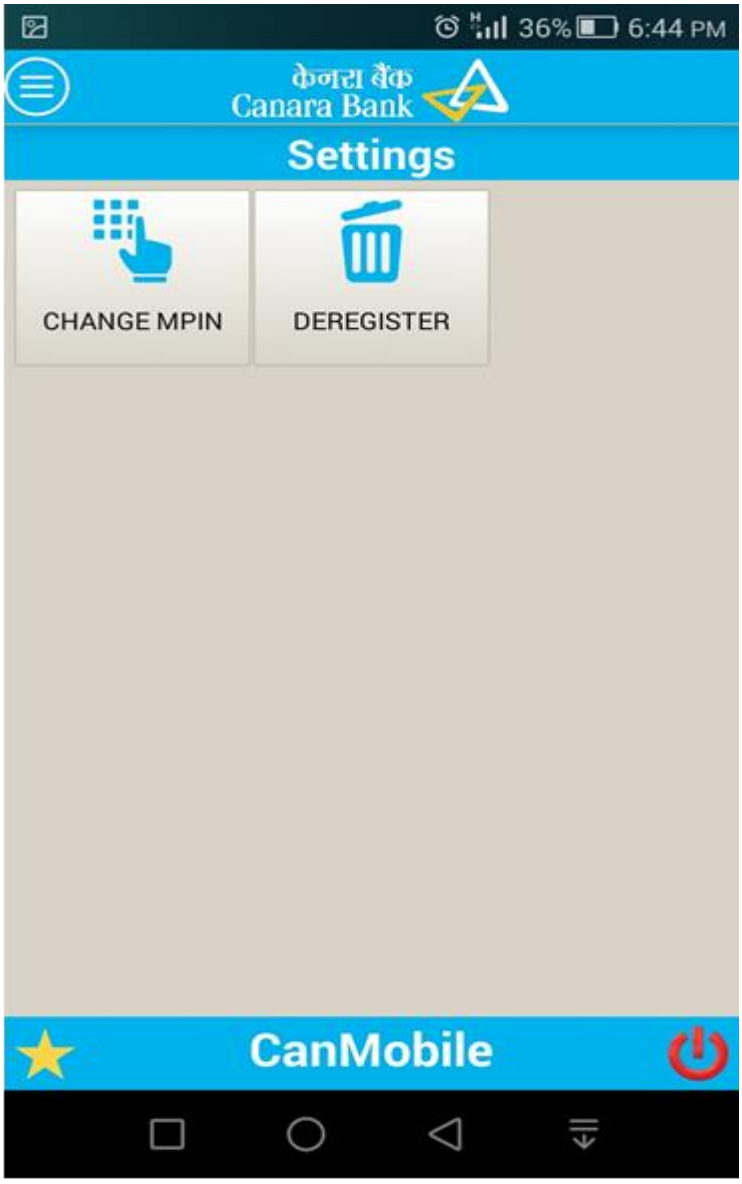


SETTINGS:

The facility is made available keeping in mind the ease of use to end user. The facility enables users to manage their account efficiently from their mobile banking applications without visiting branches personally. The necessary options available inside the menu are namely:

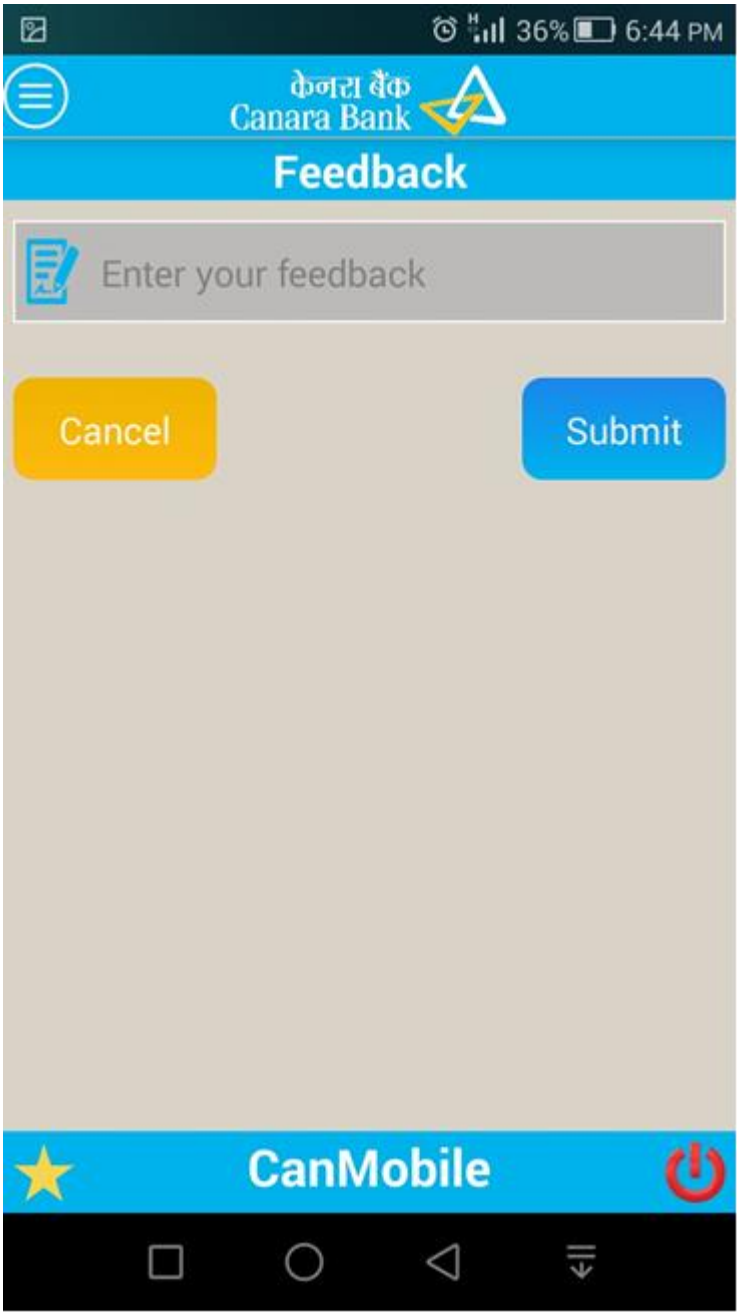
a. **CHANGE MPIN**: User can change their MPIN as many times as desired according to their wish.

b. **DEREGISTER**: in case user do not wish to avail the services further, user can deregister himself using this option, thus deleting all records from mobile banking except transactions records.



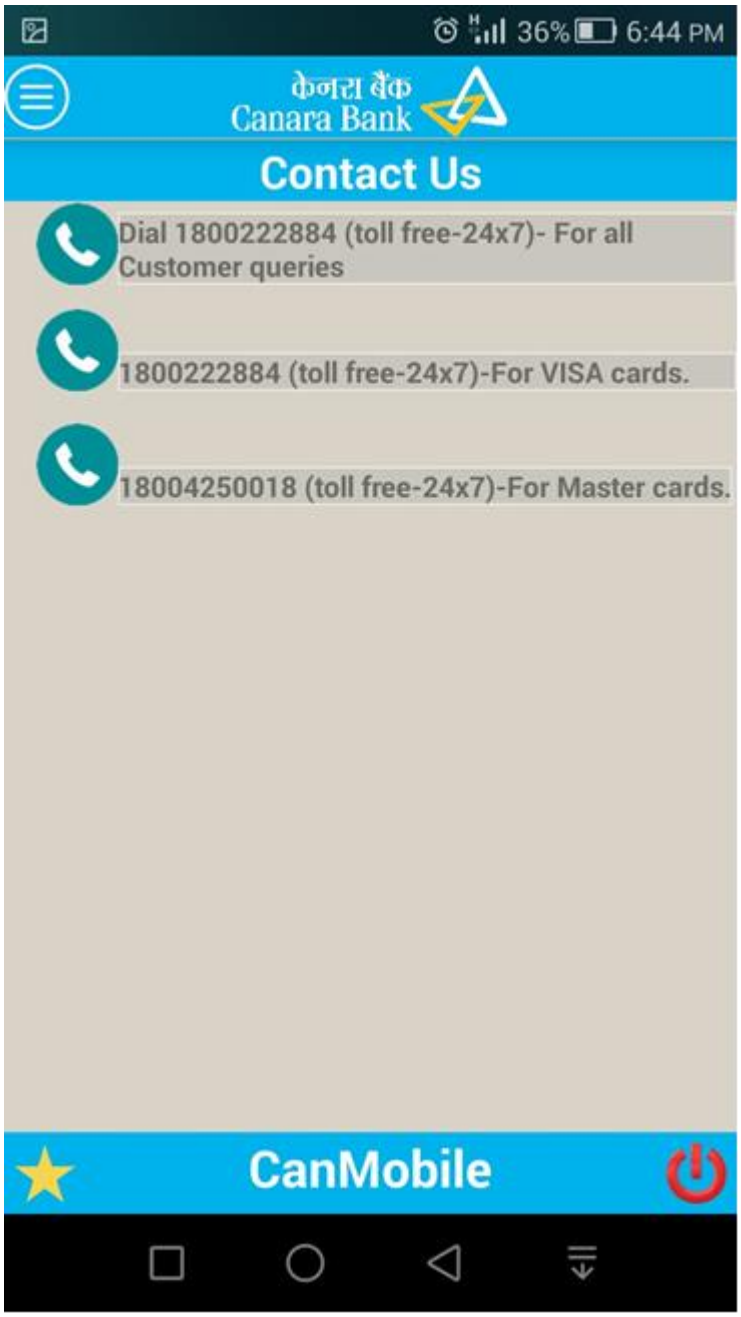
FEEDBACK:

If user wishes to suggest anything or in case he has view grievance, user can raise it through this option. The request comes to admin portal and which is then replied accordingly by our user wing.



CONTACT US:

In case of any technical error or any assistance required, the application shall be able to display all relevant contact numbers via this option, enabling user to directly call the concerned section without typing the numbers.



VALUE ADDED SERVICES:

There are many value added services which are enabled using mobile Banking. The services enabled in view of extending mobile as major source of alternate banking. The services include:

The IMPS facility of mobile banking is extend to other channels of banks. The facility is extended to ATM and internet banking. Canara bank customers who are registered for IMPS transactions can avail the IMPS facility over all alternate channels of banking including mobile, ATM and Internet banking. The facilities descriptions are as below:

1. **IMPS Funds Transfer through INET channel** (interbank using Mobile No. & MMID, P2P)
2. **IMPS Funds Transfer through INET channel** (interbank using Account No. & IFSC Code, P2A)
3. **IMPS Funds Transfer through ATM channel** (interbank using Mobile No. & MMID, P2P)

TWO FACTOR AUTHENTICATION:

Two factor Authentication shall be implemented for performing mobile banking transactions. All transactions shall happen after validating the user with at least two factors as below:

Channel	Two factor Authentication	Additional Authentication
GPRS	Mobile handset , MPIN, Mobile Number	User Id
WAP	Mobile number , OTP	User Id, MPIN
SMS	Mobile number , MPIN	User Id
USSD	Mobile number , MPIN	User Id